

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

**U.S. Bank Trust, N.A., as Trustee for
LSRMF MH Master Participation Trust II**

Plaintiff

vs.

Janice Geaumont

Defendant

**Charter One, a division of RBS Citizens,
N.A.**

Party-In-Interest

Case No 2:21-cv-00042-LEW

CONSENT JUDGMENT OF FORECLOSURE AND SALE

535 Goodwins Mills Road, Dayton, Maine
Book: 15075, Page 730

Now comes the Plaintiff, U.S. Bank Trust, N.A., as Trustee for LSRMF MH Master Participation Trust II, and the Defendant, Janice Geaumont, and hereby submit this Consent Judgment of Foreclosure and Sale.

JUDGMENT on Foreclosure and Sale is hereby **ENTERED** as follows:

- . If the Defendant or his/her heirs or assigns pay U.S. Bank Trust, N.A., as Trustee for LSRMF MH Master Participation Trust II (“U.S. Bank”) the amount adjudged due and owing (\$319,398.82) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of January 26, 2021:

<u>Description</u>	<u>Amount</u>
Principal Balance	\$167,094.62
Interest	\$74,689.10
Escrow/Impound Required	\$39,478.82
Late Fees	\$3,075.30
Total Advances	\$34,408.91
Deferred Amounts	\$781.12
Funds to be Credited	\$-129.05
Grand Total	\$319,398.82

1. If the Defendant or his/her heirs or assigns do not pay U.S. Bank the amount adjudged due and owing (\$319,398.82) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, his/her remaining rights to possession of the Dayton Property shall terminate, and U.S. Bank shall conduct a public sale of the Dayton Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$319,398.82 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S. § 6324. U.S. Bank may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency.
2. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$319,398.82.
4. The priority of interests is as follows:
 - U.S. Bank Trust, N.A., as Trustee for LSRMF MH Master Participation Trust II has first priority, in the amount of \$319,398.82, pursuant to the subject Note and Mortgage.

- Since Charter One, a division of RBS Citizens, N.A, has been defaulted it does not have second priority behind the Plaintiff pursuant to a Mortgage, dated September 23, 2008, in the amount of \$16,300.00, and recorded in the York County Registry of Deeds in Book 15502, Page 0519. Second Priority is held by the Defendant Janice Geaumont. behind the Plaintiff.

- . 5. The prejudgment interest rate is 6.25000%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 6.09%, *see* 14 M.R.S. §1602-C.
6. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank Trust, N.A., as Trustee for LSRMF MH Master Participation Trust II c/o Caliber Home Loans, Inc. 13801 Wireless Way Oklahoma City, OK 73134	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Janice Geaumont	Thomas A. Cox, Esq. Law Offices of Thomas A. Cox P.O. Box 1314 Portland, ME 04104
PARTIES-IN-INTEREST	Charter One, a Division of RBS Citizens, N.A. n/k/a Citizens Bank, National Association One Citizens Plaza Providence, RI 02903	Pro Se Defaulted

- a) The docket number of this case is No. 2:21-cv-00042-LEW.
- b) All parties to these proceedings received notice of the proceedings in accordance

with the applicable provisions of the Federal Rules of Civil Procedure.

- c) A description of the real estate involved, 535 Goodwins Mills Road, Dayton, ME 04005, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 535 Goodwins Mills Road, Dayton, ME 04005. The Mortgage was executed by Janice Geaumont and Eugene Geaumont on January 25, 2007. The book and page number of the Mortgage in the York County Registry of Deeds is Book 15075, Page 0730.
- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an *in rem* judgment against the property, 535 Goodwins Mills Road, Dayton, ME 04005.

Dated: July 8, 2021

/s/ John A. Doonan, Esq.
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Dated: July 8, 2021

/s/Thomas Cox, Esq.
Janice Geaumont
By, Thomas Cox, Esq.
P.O. Box 1314
Portland, ME 04104

SO ORDERED

Dated this 12th day of July, 2021.

/s/ Lance E. Walker

UNITED STATES DISTRICT JUDGE